

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 21-11342-JKS  
Chapter: 11  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond A. Vasquez  
110 Lucht pl  
Secaucus, NJ 07094

Social Security No.:  
xxx-xx-8632

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON DISCLOSURE STATEMENT**

A Disclosure Statement was filed by Raymond A. Vasquez  
on January 24, 2022, pursuant to Fed. R. Bankr. P. 3016.

The Court shall conduct a hearing as to the adequacy of such statement before Honorable John K. Sherwood  
on :

Date: March 1, 2022  
Time: 10:00 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark,  
NJ 07102

Copies of the Disclosure Statement have been provided to the United States Trustee, the attorney and  
Chairman of the Creditors Committee, if any, the Trustee, if any, and the Securities and Exchange Commission. A  
copy is also on file with the Clerk of the United States Bankruptcy Court and may be reviewed during regular  
business hours.

Objections to the Disclosure Statement shall be in writing and filed with the Clerk of the Bankruptcy Court  
and served upon the attorney and the Chairman of the Creditors Committee, if any, no later than 14 days before the  
date of the hearing scheduled above.

To request copies of the Disclosure Statement, contact the proponent of the Disclosure Statement at:

Carlos D Martinez  
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP  
1599 Hamburg Tpk  
Wayne, NJ 07470  
973-696-8391  
Email: cmartinez@scura.com

Dated: January 26, 2022  
JAN: zlh



In re:  
Raymond A. Vasquez  
Debtor

Case No. 21-11342-JKS  
Chapter 11

District/off: 0312-2  
Date Rcvd: Jan 26, 2022

User: admin  
Form ID: 195

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Raymond A. Vasquez, 110 Lucht pl, Secaucus, NJ 07094-4204
aty	+ Scura, Wigfield, Heyer, Stevens & Cammarota, LLP., 1599 Hamburg Turnpike, P.O. Box 2031, Wayne, NJ 07474-2031
519117606	+ Assumpta M. Vasquez, 110 Lucht pl, Secaucus, NJ 07094-4204
519117608	+ Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519138590	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519117613	+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519117621	+ Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
519144796	+ Fifth Third Bank, N.A., PO Box 9013, Addison, Texas 75001-9013
519117622	+ Higher Education Student Assistance Auth, Hesaa Servicing/Attn: Bankruptcy, Po Box 548, Trenton, NJ 08625-0548
519144338	+ NJCLASS, PO BOX 548, TRENTON, NJ 08625-0548
519117624	+ New York Dept of Finance, PO Box 29021, New York, NY 10087-9021
519334717	+ New York State Department of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
519117626	+ Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519117627	+ Secaucus Tax Collector, 1203 Paterson Plank Road, Secaucus, NJ 07094-3226
519148210	+ Select Portfolio Servicing Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519117628	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519117629	+ Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151
519295776	+ State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519125080	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519117634	+ Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 26 2022 20:29:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 26 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 26 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519150734	Email/PDF: bncnotices@becket-lee.com	Jan 26 2022 20:35:01	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519117603	+ Email/PDF: bncnotices@becket-lee.com	Jan 26 2022 20:34:57	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519117609	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 26 2022 20:29:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519154355	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 26 2022 20:34:59	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519117612	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 26 2022 20:34:54	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034

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Date Rcvd: Jan 26, 2022

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Total Noticed: 42

519144796	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jan 26 2022 20:29:00	Fifth Third Bank, N.A., PO Box 9013, Addison, Texas 75001-9013
519117610	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 20:35:01	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519117611	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 20:34:56	Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
519187083	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 26 2022 20:35:01	JPMorgan Chase Bank, N.A., Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
519137622	+ Email/Text: RASEBN@raslg.com	Jan 26 2022 20:29:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519124554	Email/PDF: resurgentbknotifications@resurgent.com	Jan 26 2022 20:34:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519117625	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2022 20:35:03	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519156819	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2022 20:34:57	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519155770	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 26 2022 20:34:57	Portfolio Recovery Associates, LLC, c/o Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
519164113	Email/Text: bnc-quantum@quantum3group.com	Jan 26 2022 20:29:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519117631	+ Email/PDF: gecsed@recoverycorp.com	Jan 26 2022 20:34:57	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519189829	+ Email/PDF: gecsed@recoverycorp.com	Jan 26 2022 20:34:53	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519118399	+ Email/PDF: gecsed@recoverycorp.com	Jan 26 2022 20:34:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519117632	+ Email/PDF: gecsed@recoverycorp.com	Jan 26 2022 20:34:56	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519117633	Email/Text: bankruptcy@td.com	Jan 26 2022 20:29:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519150738	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519150739	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519117604	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519117605	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519117607	*+	Assumpta M. Vasquez, 110 Lucht pl, Secaucus, NJ 07094-4204
519117614	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519117615	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519117616	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519117617	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519117618	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519117619	*+	Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184

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519117620 \*+ Fed Loan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184

519117623 \* IRS, PO Box 7346, Philadelphia, PA 19101-7346

519117630 \*+ Sofi Lending Corp, Attn: Bankruptcy, 375 Healdsburg Avenue Suite 280, Healdsburg, CA 95448-4151

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 28, 2022

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:**

Name	Email Address
Carlos D Martinez	on behalf of Debtor Raymond A. Vasquez cmartinez@scura.com ecfbkfilings@scuramealey.com;dstevens@scura.com;jromero@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;martinezcr93878@notify.bestcase.com;sduarte@scura.com;bramirez@scura.com;eflaim@scura.co
David L. Stevens	on behalf of Debtor Raymond A. Vasquez dstevens@scura.com ecfbkfilings@scuramealey.com;bramirez@scura.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.r93878@notify.bestcase.com;jromero@scura.com;sduarte@scura.com;eflaim@scura.com;jechevarria&#064
Denise E. Carlon	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2007-OA6 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2007-OA6 DMcDonough@flwlaw.com
Michael A. Artis	on behalf of U.S. Trustee michael.a.artis@usdoj.gov
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6